

IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION

IN RE:
ALICE JEAN VASKO, Debtor.

CASE NO.: 16-14014-KHK
Chapter 13

OBJECTION TO PROOF OF CLAIM

COMES NOW, the Debtor, by Counsel, and moves this Honorable Court, and objects to the claim filed by Educational Credit Management Corporation (hereinafter "ECMC") for money loaned / student loan and for reasons states as follows:

1. This Objection arises in and relates to Debtor's Chapter 13 Bankruptcy case now pending in this Court.
2. On or about January 30, 2017, ECMC filed a Proof of Claim for an unsecured claim in the amount of \$83,423.50.
3. The Debtor does object to the Proof of Claim of ECMC in that the loan is not due and payable and has been forgiven heretofore by the Office of the U.S. Department of Education.
4. That in support thereof, Debtor was advised previously by phone and received the attached confirmation on or about the 20th day of March, 2017 via email, attached hereto as Exhibit A.
5. That ECMC is not the actual lender and is merely a management organization and its information is apparently out of date at this time.
6. The Debtor requests that the Proof of Claim filed by ECMC be disallowed in compliance with the aforementioned objections.

WHEREFORE, the Debtor respectfully requests that:

- a) The aforementioned Proof of Claim filed by ECMC be disallowed, and;
- b) For such other and further relief as this Honorable Court deems just and proper under the law.

ALICE JEAN VASKO,
By Counsel

SCOTT H. DONOVAN, P.C.
/s/Scott H. Donovan
SCOTT H. DONOVAN, ESQUIRE
VSB #24592
9402 GRANT AVENUE
MANASSAS, VIRGINIA 20110
(703) 257-1159/ScottHDonovan@aol.com

CERTIFICATE OF SERVICE

I hereby certify that on the 3rd day of April, 2017, copies of the foregoing were electronically delivered to Thomas Gorman, Chapter 13 Trustee, United States Trustee, ECMC and to Debtor.

/s/Scott H. Donovan
Scott H. Donovan, Esquire

§7004 CERTIFICATE OF SERVICE

I hereby certify that on the 3rd day of April, 2017, copies of the foregoing were mailed by USPS First Class Mail and by Certified/Return Receipt to:

Educational Credit Management Corporation
Malinda Cardenas
ECMC Bankruptcy Representative
PO Box 16408
St Paul, MN 55116
and to
U.S. Department of Education
Betsy Devos
Education Secretary
830 First St NE
Washington, DC 20002

/s/Scott H. Donovan
Scott H. Donovan, Esquire

From: Student Loan Support (studentloansupport@ed.gov)

To: avasko38@yahoo.com;

Date: Monday, March 20, 2017 3:30 PM

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Thank you for contacting the Student Loan Support Center. Your inquiry, Case #170320-004640, is now closed. In the email below, you will find the summarized history, status and the most recent response to your request.

If you require further assistance with this inquiry, please respond to this email.

Response By Email (Dana) (03/20/2017 03:30 PM)

Dear Alice Vasko,

This message is in reference to your request for an email summary regarding your recent call case #170320-004640. Please see the thread below for a summary of your inquiry.

Sincerely,

Student Loan Support Center
Federal Student Aid
U.S. Department of Education
Website: <https://studentloans.gov>

Response By Phone (Dana) (03/20/2017 03:28 PM)

CSR informed customer her loans are showing paid in full.

Customer By Phone (Dana) (03/20/2017 03:28 PM)

Customer called wanting to know about loan forgiveness.

Subject:	Loan Forgiveness
Case Type:	Loan Status - Cancellation
Date Created:	03/20/2017 03:22 PM
Last Updated:	03/20/2017 03:30 PM
Status:	Closed
Resolution:	Provided Knowledge Solution